

God's Money in God's Mission: Financial Support and the Minister of the Gospel*

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R. Ila'i said: By three things may a person's character be determined: By his cup, by his purse, and by his anger; and some say: By his laughter also.¹

Talmud Mas. Eiruvim 65b

An American radio preacher put it only a bit differently: “No matter what you say your priorities are, I can tell what they really are from two things: how you spend your time and how you spend your money. If I can get hold of your check register and your day planner, I know you—probably better than you know yourself.” There is no clearer indicator of someone’s core values than what he or she chooses to do with the time and the money that he or she controls.

The same is true of institutions. The WELS budget demonstrates that world mission work is one of our core values. But a careful look at how funds are allocated within that budget—and at who gets to decide—would tell us a great deal about our operative and implicit (as opposed to our theoretical and explicit) missiology. I believe it was Roland Allen who noted that, while mutual respect, sharing, and local autonomy are often championed vocally by sending organizations, the way to find out who really controls the mission is very simple: *Cherchez le bourse!*² Whether this is true among us, you will have to tell me.

To judge from the advance input that have I received, participants at this conference need no convincing that Scripture has a lot to say about money. It is also clear that a large number of passages could serve as a theme for this discussion. My own reflections on this topic, however, take me frequently back to Deuteronomy 6:5. Here the LORD commands us to love him with all our **מַלְאָכָה**; and according to the rabbis, “With all your **מַלְאָכָה** ' means 'with all your money.’”³ Money may not be all that is included—but it certainly is included. Money is to love God with. Money is also to love people with. The use that we make of our money is not one department of the Christian life; it is part and parcel of the Christian life. The same law of love governs our use of money that governs the whole life of a child of God, and this applies on the mission field as clearly as anywhere.

I have chosen to narrow my assigned topic—“the relationship of money to mission work”—to one subject in particular: the Scriptural principles that govern money and the minister of the Gospel. How ministers of the Gospel, both expatriates and nationals, are supported on the world mission field will tell us a great deal about the missiology that we are actually practicing. Another reason for our present focus is that this subject deserves scrutiny as long as expatriate salaries are by far the greatest financial burden borne by the sending church. A third reason is that a national church as it grows toward maturity invariably struggles mightily with the question of how to pay its workers. A fourth is that financial support is a perennial source of conflict between missionaries and sending organizations, between expatriates and nationals, and between sending organizations and nationals.

But the most important reason of all is this. In my own experience, when conflicts over money arise, very often a return to Scripture and first principles will quickly change the entire tone of the discussion. At times it is all that is necessary to defuse the conflict completely. With that in mind, here are some scriptural principles that affect the question of financial compensation for ministers of the Gospel and that have

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¹ Hebrew **בְּכֹסוֹ וּבְכֵסוֹ וּבְכַעְסוֹ**. To catch the pun: “his tipling, his tipping, and his temper” (Leo Rosten). I.e., to know someone, observe: 1) how he manages his appetites; 2) how he manages his money, and 3) how he manages his anger. Some rabbis add:

Observe also what makes him laugh, **וּבְשִׂחָקוֹ**.

² “Find the wallet.”

³ *Talmud*, Mas. Berachoth, 54a.

immediate, practical application on world mission fields.

1. A salary paid to a minister of the Gospel is not a payment for services rendered.

Start with the question: why should anyone, expatriate or national, be paid anything at all for proclaiming the Gospel? Scripture's rationale is entirely different from what this world's would be. The world's premise that anyone who performs a service from which another person benefits ought to be paid, and at a level commensurate with the benefit received. A salary should reflect how many years of education a job requires, how difficult or dangerous the job is, and how much responsibility it carries. The prospect of a good salary is then supposed to encourage persons to endure many years of education and to enter professions that are difficult or dangerous, but that the market finds necessary. A graduated pay scale that recognizes years of experience and continuing education provides an incentive for workers to stay on the job and to keep growing professionally. Workers who do so are "worth" more; and in the world it is axiomatic that everyone should be paid what he or she is "worth."

Of course, this is the same world in which talentless pop divas earn more than brain surgeons, and this year a left-handed relief pitcher in our town will make 14 times as much as the President of the United States. The world's concept of fairness in compensation is honored more in the breach. Depending on our politics, we might disagree on how aggressively society should seek to rectify these inequities. Almost everybody agrees, however, that they are inequities. They contradict notions of fairness so intuitive that it is very difficult not to import them into the discussion of compensation for ministers of the Gospel.

The trouble is that in this discussion the world's notions of fairness are irrelevant. This is because ministers of the Gospel do not receive their salaries in return for their service. In Scripture, this is true for two main reasons. For one, it would be impossible to pay ministers of the Gospel what they are "worth." According to Paul, "Men ought to regard us as servants of Christ and as those entrusted with the secret things of God" (1 Corinthians 4:1). What is an appropriate salary for representatives of the Lord Jesus himself, sent out into the world to dispense the forgiveness of sins that he won on the cross?

A few verses later Paul reminded the Corinthians that in Christ Jesus, "I became your father through the gospel" (1 Corinthians 4:15). The relationship between a minister of the Gospel and those whom he serves is like that between father and child. To ask what such a minister is "worth" is as absurd as asking a child to put a dollar value on a parent. For that reason, when Paul reassures Philemon that he will make good his losses in the matter of Onesimus, he gently suggests that as Philemon totals up Paul's bill he might keep in mind that "you owe me your very self" (Philemon 19).

A pastor friend was once asked by his church council to tell them how much he thought his services were worth. He answered, "I teach you the Word of God. I baptize your babies. I serve you the Lord's body and blood. If you are going to pay me what all that is worth, you couldn't begin to afford me." That wasn't arrogance on his part. It was a pointed attempt to demonstrate the futility of trying to put a dollar value on Gospel ministry.

A second reason that the world's concept doesn't apply is one that those in the public ministry do well to keep in mind. Our ministry isn't a career that we chose because of the earthly rewards it promised us. Nor is it a body of labor that we can choose to sell or withhold, depending on the market price: "Woe to me if I do not preach the Gospel!" (1 Corinthians 9:16). According to Paul, here is how he entered the ministry: "I became a servant of this gospel by the gift of God's grace given me through the working of his power. Although I am less than the least of all God's people, this grace was given me: to preach to the Gentiles the unsearchable riches of Christ (Ephesians 3:7, 8). Paul refers frequently to his ministry as a "grace"—a gift for which he was by nature profoundly unqualified and that he had earned as little as he had earned his own salvation. He had received freely; freely, he gave (Matthew 10:8), and he considered the giving a privilege and a joy.

Paul could also speak in frank terms about the hardship and deprivation to which his ministry subjected him, including the crushing weight of responsibility that it carried, when the attitude of his hearers made this necessary (2 Corinthians 11:23-33). But there is never any suggestion that he deserved a better "pay package" in

view of the hardship he had to endure. In fact, the suggestion probably would have horrified him. One of our Synodical Conference forefathers⁴ reflected Paul's attitude when he said that we would all be better off if those who talk about the ministry as a "sacrifice" would stay out of it. What we do, we would gladly do for free.

Actually, when Paul warned against looking at godliness as "a means to financial gain" (1 Timothy 6:5b), any good rabbi would have said the same. The *Talmud* warns against turning the Torah into "a spade to dig with;" it should be learned and taught for its own sake, not for self-aggrandizement or as a means of earning a living.⁵ Accordingly, many of the great rabbis engaged in what we would call "tent-ministries." Hillel was a woodcutter. Shammai was a carpenter (others: a mason). Rambam and Ramban were both physicians. In time, the rabbinate became a full-time profession; but the attitude persisted that to study and teach the Torah is its own reward. Can teachers of the Gospel of Jesus Christ see their calling as anything less?

2. A salary paid to a minister of the Gospel is primarily a provision for his needs, made necessary by the fact that his ministry excludes him from earning a livelihood in the normal way.

In the Old Testament, the tribe of Levi received no territorial allotment in Israel; the LORD was to be their allotment (Deuteronomy 18:2). Priests were to live on the offerings that the Israelites brought to the LORD (v 1). They were to receive the firstfruits of Israel's grain, new wine, and oil; the first wool from the shearing of the flocks; and the shoulder, jowls, and inner parts of any bull or sheep that was brought as a sacrifice (vv 3-5). Levites living in the towns of Israel were to be taken care of as well (Deuteronomy 14:27). But any Levite who wished to could leave his town, come to Jerusalem, and join in the temple service at some level. If he did so, he was to share equally in all the benefits that such service carried (Deuteronomy 18:6, 7).

The fact that they had no fields of their own to work or flocks of their own to tend left the priests and Levites in a precarious position. They were dependent on the people's offerings, and the people could be somewhat irregular in bringing them, to say the least. After the return from exile, for instance, Israel failed to support the service at the Temple. As a result the Levites and temple singers had no choice but to return to secular occupations—and Nehemiah was furious (13:10, 11). Like anybody else, temple workers had to survive. They could certainly have earned their own living; but if they had to, the "house of God" would inevitably be neglected.

Ministers of the New Covenant are not priests or Levites. But when it discusses the matter of their support, the New Testament reflects the same rationale as the Old. It even applies it to secular, government officials. Taxes have to be collected so that these officials can be paid; and it is necessary to pay them because they hold full-time jobs that prevent them from earning a living in some other way (Romans 13:6). Why are ministers of the Gospel paid? For the same reason: they can't have "fields" or "flocks" of their own (or the equivalent), and they have to live somehow. When Jesus told the disciples that a worker in the Kingdom is worth his keep (Matthew 10:9, 10), he is not encouraging a *do ut des*,⁶ payment-for-service-rendered model of missionary support. In fact, he is doing exactly the opposite. "Give freely; (Matthew 10:8)," he is saying, "and don't worry about how you will support yourself. The people whom you serve will take care of that" (More on this later).

Ministers of the Gospel receive a salary primarily because we have to live, and the demands of our ministries are such that we can't go out and get real jobs. Sometimes when I would express it this way, a former colleague would ask me to please stop referring to the ministry as something other than a "real job." He was probably right; in many settings another choice of words might be preferable. But the ministry is not a "job" in the sense that we make arrangements with a buyer to sell our labor at market price. What we do, we would gladly do for free. It's just that this isn't possible in view of our own and our families' needs.

⁴ Carl Manthey-Zorn, as I recall.

⁵ *Talmud*, Mas. Nedarim 62a.

⁶ "I give [to you] so that you will give [to me]."

In a 1986 article in *The Lutheran*,⁷ Prof. William E. Hulme described a salary schedule that was put in place when two bodies merged to form the Lutheran Church of Australia (LCA). All pastors would be paid the same amount. There would be only two adjustments, both based on need: one for the number of children in the pastor's family, and one that reflected regional differences in the cost of living. According to Hulme, the Australian merger document explained the policy this way:

Secular organizations place a financial value on work done based on classification of qualifications, skill, seniority (experience), etc., and seek to attract persons into their employ by a financial appeal to such motives as ambition and cupidity.

The church, however, must operate differently. After twenty years under this system, Hulme found that the LCA's pastors were 30% more likely to declare themselves satisfied with their pay than were their counterparts in the US. He therefore suggested that the newly-formed ELCA consider a "flat" salary schedule.

When Prof. John Brug reported this in the *Quarterly*, he granted that the LCA's policy may or may not be the answer. He asked, however:

What kind of testimony would the church be giving society if it adopted a pay system which said, "Money is not the measure of worth or appreciation in the kingdom of God?" Is it too wild a dream to think that the church might operate with a system of financial values different from that of the world?⁸

There may be plenty of reasons why the LCA's policy wouldn't work for us. I wonder, however, whether our reaction to it might not yield some insight into whether we are operating with a worldly, payment-for-service-rendered model of compensation or with a scriptural model, in which workers are paid primarily in order to meet their needs. (Incidentally, it might also reveal whether or not we view children Scripture's way, i.e., as a blessing from a gracious God both to their parents and to God's people.)

3. Ordinarily, ministers of the Gospel will receive their support from those whom they serve with the Gospel.

We turn from the question of "Why?" to the question of "From whom?" Scripture envisions a situation as normal in which those who are served with the gospel directly support those who serve them. This is clear in Jesus' words in Matthew 10:9, 10: "Do not take along any gold or silver or copper in your belts; take no bag for the journey, or extra tunic, or sandals or a staff; for the worker is worth his keep." In 1 Corinthians 9:4-12, Paul establishes *via* several analogies that he and the other apostles have a right to financial support from the congregations that they establish. Those instructed in the Word are to share "all good things" directly with their instructors (Galatians 6:6).

Of course, for the good of the ministry, Paul often chose not to use his right to direct support. Even within Scripture, departures from this "normal" arrangement are possible, and these will be discussed below. The exceptions do not, however, change the fact that direct support for the ministry in its midst is a congregation's duty. While at Corinth Paul chose to find his support elsewhere; but he refers to this practice as "robbing (*σουλᾶν*) other churches" (2 Corinthians 11:8). A minister of the Gospel may elect to decline support from those whom he serves, for any of several reasons. Those whom he serves may not, without sinning, refuse to support him.

It hardly needs mentioning that our practice on world mission fields is very different from the norm envisioned in Scripture. We make a clear distinction between expatriates and nationals; expatriates are supported by their sending organization, while national workers (at least in theory) are to be supported by national congregations. It is practically an article of faith with us that "The body that calls, pays."

Scripture is not nearly as exercised over this rule as we often are. Saul and Barnabas were commissioned by the church at Antioch (Acts 13:1-3), but we do not hear anything about Antioch supporting them financially,

⁷ "Should All Pastors Get the Same Pay?", *The Lutheran* 24:2 (January 15, 1986), p 32.

⁸ J. F. Brug, "A Radical Suggestion," *Wisconsin Lutheran Quarterly* 83:2 (1986), p 157.

or about their instructing mission congregations that taking care of the apostles was Antioch's responsibility. There are many good reasons for our practice, some missiological, some legal, some administrative. The way we do it certainly isn't wrong, and we may well have no other choice. But we ought at least to acknowledge the departure that our way represents from apostolic practice.

4. In Scripture, ministers of the Gospel declined support from those whom they served in certain situations.

In fact, deviations from the norm described above are nearly as common in Scripture as cases in which the rule applies. One good reason for such a deviation was a case of spiritual weakness on the part of those who were being served. At Corinth, Paul concluded that if he accepted support directly from the congregation—though he had a perfect right to do so—he would have hindered the cause of the Gospel (1 Corinthians 9:12). Corinth at the time was overrun with itinerant teachers-for-profit. Had Paul conducted business the same way that they did, he would have fueled a popular misunderstanding that his message, ultimately, was no different from theirs. Nothing was worth that risk.

Ephesus in the mid-first century was the center, not only of the worship of the goddess Artemis, but of a thriving and lucrative practice of magic, sorcery, and witchcraft (Acts 19:13-19).⁹ Paul decided to earn his own living at Ephesus as well, and he urged the Ephesian elders to do the same (Acts 20:34, 35). Here as at Corinth Paul may well have been motivated by a desire to set himself apart from other “spiritual” practitioners in town. If so, then Paul's practice in both cities suggests that, as we carefully study the host cultures in which we serve, we not only need to ask, “Where and how can we blend in?” but also “Where and how must we set ourselves apart?”

The case at Thessalonica is slightly different. Here, too, Paul earned his living with his own hands—but he did so in order to set an example for congregation members to follow in their day-to-day lives (2 Thessalonians 3:8b-13). Scripture depicts first-century Greek men as preferring to chat about the latest thing down at the marketplace rather than to do an honest day's work (Acts 17:21). Paul made himself a living object lesson that indolence is a sin and a willingness to sponge off others a form of theft. In some infant churches around the world we encounter an attitude that the Gospel ministry is desirable, not as a “noble task” (1 Timothy 3:1), but essentially because it beats working. Other Christian ministries already on the field may be doing nothing to help dispel that impression. How we could do so deserves continuing study among us.

We might also note that, at Ephesus, Paul assumed that if he wanted to train men for tent-ministry, he would need to provide them with a model by practicing tent-ministry himself (Acts 19:13-19). Again, our practice is very different. I know of several world fields in which we are training men for part-time ministry together with a secular job. I know of none where the expatriate missionaries are modeling this. Again, there are undoubtedly practical and legal reasons why they cannot do so. One might question, however, whether a thriving national tent-ministry is likely to emerge or sustain itself for long in the absence of good models. The president of a sister church of ours within the Confessional Evangelical Lutheran Conference (CELC) drives a taxicab. One has to view such dedication to ministry commendable, if the circumstances that make it necessary are lamentable.

It is also interesting that, when the apostles decline support from those whom they serve, the reason given is never the one that we tend to mention first. Among us, it's usually, “The congregations can't afford it.” That reason may be valid, but the fact remains that it is never mentioned in Scripture. In Scripture, the relative wealth or poverty of the donors doesn't seem to play in at all. Paul accepted support from the Macedonian Christians, who were very poor. He declined it from the Corinthians, who were probably much wealthier. Paul based both decisions on spiritual considerations, not economic ones. The spiritual health of the givers and the unhindered progress of the Gospel were always uppermost in his mind.

⁹ Wendland, E. R. and Hachibamba, Salimo, *Galu Wamkota* (Zomba, Malawi: Kachere, 2007), p 228.

5. An appropriate level of compensation for ministers of the Gospel is a thorny question. It is made easier, however, by keeping in mind principle #1 above.

We turn from “Why?” and “From whom?” to the most difficult question of all: “How much?” Many of the difficulties, however, arise because of the persistence of a “payment-for-services-rendered” model for called worker compensation.

In the world’s model, the price of a worker’s labor is determined—at least in theory—by the law of supply and demand. These determine the price at which a worker will sell his labor and at which an employer will buy it, and in concrete situations that price is arrived at through negotiation. As they negotiate, the buyer’s and seller’s interests are squarely at odds. The buyer’s ideal scenario involves him paying nothing and receiving all the labor he needs. The seller’s ideal is to be paid a lavish salary for doing nothing. The two then sit down and attempt to hash out an agreement with which, ideally, both will be equally dissatisfied.

The absolute inapplicability of this model for arriving at a salary for a minister of the Gospel should be obvious; and yet vestiges of it seem to lurk in the background and occasionally surface whenever salaries are discussed. When we ask, “What is this job worth?” we are immediately off on the wrong foot. The fundamental question, as mentioned above, is: “If a worker is going to live and proclaim the Gospel in such-and-such a setting under such-and-such circumstances, what will be his needs and the needs of his family?”

Although this is the fundamental question, it is still not the only one. Put another way, “What are his needs?” is sometimes misconstrued as, “What is the minimum on which the worker and his or her family could be expected to survive?” Scripture admonishes called workers to be content with daily necessities (1 Timothy 6:5b-8). Significantly, this is addressed to the worker, not to those who pay him or her. There is no suggestion that a calling body should be careful to provide daily necessities and nothing more, or that this is a good way to help the worker battle the sin of “materialism.” Recall Galatians 6:6: “The one who is instructed in the word should share all good things with his instructor.” If a person instructed in the word enjoys something “good” in his or her life, there is nothing wrong with permitting those who instructed him or her to enjoy it, too.

In addition, according to Paul (1 Timothy 5:17), “The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching” (οἱ κοπιῶντες ἐν λόγῳ καὶ διδασκαλίᾳ). “Double honor” cannot be defined in crassly financial terms; but money shouldn’t be excluded, either. As Prof. Hulme put it, “Money is not the standard of worth nor of appreciation in the values of God’s kingdom.” A church says something, however, about the esteem in which it holds the ministry of the Word when its ministers are eligible for food stamps--unless most of the church’s members are similarly situated.

Perhaps a healthy perspective on compensation for ministers of the Gospel would see two considerations as primary: 1) the needs of the worker and his family, and 2) the question of what kind of salary would love the called worker and demonstrate respect (or perhaps, not demonstrate contempt) for the Gospel ministry. Influencing the latter consideration would be a third: the general level of affluence of the people whom the minister serves and is trying to reach.

Within these broad guidelines a high degree of subjectivity is inevitable. Applying them sensitively to our own culture will not be easy. Applying them on world mission fields will be even more difficult. Represented among us today are fields where a national who becomes a pastor also usually becomes the highest-paid member of his congregation. Another national church pays a salary that is about the equivalent of a cabdriver’s, and recruitment for full-time ministry of men with families is suffering as a direct result. Neither of these situations is healthy. “Circumstances alter cases,” and the reality of what a national church can afford must be taken into account. But it’s possible that several national churches represented here today might benefit from a reevaluation of their practice in view of the principles suggested above.

These principles, it seems to me, also shed light on one of our most vexing dilemmas: What about situations where an expatriate and a national are working side-by-side and doing essentially the same work, but are paid different salaries? This situation is rife with destructive potential and perhaps is best avoided when possible (Could it be a sign that it is time for the expatriate to step back?).

But in my opinion many of the criticisms that are often voiced about such an arrangement miss the

mark, *viz.*, “That’s unfair. Both men have the same education. Both are doing the same job. The national, as a cultural insider, is in many ways better qualified than the expatriate. He should be paid at least as much, if not more.” As appropriate as these observations may be in a particular case, behind them still lurks a qualifications-and-performance, payment-for-services-rendered model of support—and this is the world’s model, not Scripture’s. On the mission field it is probably wise for us not to flout openly the world’s concept of fairness (2 Corinthians 8:21). But we should recognize the concept as worldly and therefore not ultimately decisive.

On the other hand, it is sometimes said, “There is no problem. Each man has a different calling body. Each is being paid what his calling body can afford and thinks is right.” As mentioned above, the principle that “Those who call, pay” is enshrined in our practice, but it is not divinely inspired. At any rate it is probably insufficient to defuse the conflicts potentially arising from this situation.

It seems to me that, if a salary is paid to a minister of the Gospel primarily because he and his family have needs that must be met, then a disparity in salary between an expatriate and a national can be justified if, and to the degree that, the expatriate’s needs are greater. They generally are. An expatriate missionary must live in two worlds at the same time, even traveling back and forth between them frequently. He lives and works in a place that in some ways will never be his home, no matter how successfully he has acculturated. In many places around the world, the problem is not that Westerners are unwilling to live as cheaply as the locals. For a host of reasons they simply can’t (and would be despised by the locals if they tried).

Additionally, an expatriate missionary lives and works in a place where he is highly unlikely to spend the rest of his life, and where his children in most cases will not, either. His needs, in particular those of his children, are not dictated solely by his immediate situation on the foreign field. Where this is the case, the missionary’s financial needs will often be much greater than a national’s; and if the purpose of a salary is to meet a worker’s needs, then to pay the expatriate more than a national is justifiable. Where this is necessary, the situation will require a delicate combination of transparency and tact, and a great deal of teaching. Ideally, a field strategy might seek to avoid it altogether.

This is simply one of the financial issues known to generate a great deal of passion among us. That in itself is not a bad thing. The financial angle of a question has a wonderful way of bringing underlying principles sharply into focus, and this is necessary if we are to give our principles the scrutiny that they deserve. What we do with our money is crucial, if money is to love God with and to love our fellowman with; if it is to make friends with so that we “will be welcomed into eternal dwellings” (Luke 16:9).

May God continue to fill those dwellings for us as we spend, and are spent (2 Corinthians 12:15).